

CENTRIX BANK&TRUST

	CPP Disbursement Date 02/06/2009	Cert 35035	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$591	\$684	15.7%		
Loans	\$428	\$483	12.8%		
Construction & development	\$45	\$52	17.0%		
Closed-end 1-4 family residential	\$29	\$45	54.1%		
Home equity	\$16	\$13	-19.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-10.7%		
Commercial & Industrial	\$102	\$111	9.0%		
Commercial real estate	\$213	\$238	11.8%		
Unused commitments	\$92	\$114	23.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$129	\$171	32.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$8	-47.2%		
Cash & balances due	\$9	\$13	47.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$547	\$635	16.1%		
Deposits	\$492	\$555	12.9%		
Total other borrowings	\$46	\$71	52.2%		
FHLB advances	\$14	\$12	-13.2%		
Equity					
Equity capital at quarter end	\$44	\$49	10.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	7.0%	--		
Tier 1 risk based capital ratio	9.4%	9.6%	--		
Total risk based capital ratio	11.9%	11.9%	--		
Return on equity ¹	12.4%	8.8%	--		
Return on assets ¹	0.9%	0.6%	--		
Net interest margin ¹	3.9%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	127.7%	108.1%	--		
Loss provision to net charge-offs (qtr)	787.0%	173.7%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.5%	2.7%	0.0%	0.5%	--
Closed-end 1-4 family residential	0.0%	0.8%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.2%	0.5%	0.1%	0.0%	--
Commercial real estate	1.1%	1.3%	0.0%	0.1%	--
Total loans	0.9%	1.1%	0.0%	0.1%	--